

A LOOK AT SOME OF THE FEMMES FATALES WHO HAVE FALLEN FOR 007 OVER 50 YEARS OF BOND MOVIES PAGE?

FRIDAY'S DRAW

NAXMILLIONS



LONDON

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Tuesday, May 1, 2012



Raising taxes would be 'folly': Mayor

Budget 2013. Council takes first leap into more than six months of negotiations



ANGFIA MULLINS

City councillors waded into 2013 budget talks on Monday with their sights on avoiding a tax increase

That means \$25.6 million in new revenue or cuts will be needed to close the gap between financial forecasts and anticipated property-tax revenue. The move — expected to be up for a final vote on Tuesday - strays from a staff recommendation of a 3.8 per cent tax increase to ward off massive cuts.

Mayor Joe Fontana and others said that was too much of a burden for taxpayers. "I hope the goal will be to get

Mayor Joe Fontana is back after spending two weeks on an economicdevelopment outing in Japan, China and South

as close to zero as possible," he said. Abandoning the fight now would make a "folly" of the work done to avoid tax hikes in the 2011 and 2012 budgets, he said.

Some councillors said they're not willing to slash services in the march to zero. Boards and commissions, along with city staff, are expected to make presentations this summer detailing how three scenarios — tax increases of 3.8 per cent, two per cent and none at all — would affect the bottom line.

Even with a 3.8 per cent increase, \$8 million would be needed to make up the shortfall between tax revenue and financial forecasts, city treasurer Martin Hayward said.

"This may be the year when the rubber hits the road, and it's not possible (to avoid a tax increase) without real service cuts," Coun. Bill Armstrong said. "We started getting there (in 2012) when there was discussion about closing pools. I hope most people realize that's the point (where we should) stop."



nched a year-long campaign to raise more than \$150,000 for a hardwood gym floor, which will cost about \$235,000. JOHN MATISZ/METRO

Debt-defying acts

Interest rates are almost certain to rise this year. Here's how you can get ready PAGE 12

Maatta matters

The hard-working, hard-skating Knights defenceman is named OHL Player of the Week PAGE 3



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MAY 16-20 JOHN LABATT CENTRE

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NEWS

On the web

Don't fly low over these birds

Two U.S. pilots have been charged with harassing animals after flying their planes too low near thousands of resting migratory birds in Iowa. Read more about the obscure hunting law at metronews.ca

Withdrawal after leaving the womb

The number of newborns going through withdrawal has tripled in the past decade as more mothers abuse painkillers such as Vicodin, OxyContin and even heroin.

Get the full story at

Impaired driving

Appeal case set for ex-mayor's husband

Nearly 18 months after being convicted of impaired driving causing bodily harm, a judge is set to hear an appeal from the husband of London's former mayor Anne Marie DeCicco-Beston on June 15 in Toronto.

Best was found guilty in January 2011 of impaired driving causing bodily harm, two counts of failing to remain at the scene of an accident, and dangerous driving. He was sentenced to six months behind bars, last March and spent two weeks in custody before he was released in early April. AM980/AM980.CA

St. Thomas & TVDSB

Agreement to be signed on student accommodation

An agreement to improve communications about student accommodation issues will be signed this week between the City of St. Thomas and the Thames Valley District School Board.

TVDSB chair Joyce Bennett and Mayor Heather Jackson will sign the letter of agreement on Thursday

of agreement on Thursday.
"This letter of agreement represents a major step toward ... involving municipalities at an earlier stage when we need to examine the future of a school or group of schools," Bennett said in a release.

The agreements require talks between the board and municipalities about issues such as surplus space due to declining enrolment before establishing accommodation-review committees. METRO



Everything's waiting for Western downtown

Plan in writing.

Western University's downtown expansion plan lands at city hall



ANGELA MULLINS angela.mullins@metronews.c

Western University's bid to have a greater presence downtown is now in the city's court.

Officials submitted a business plan to city hall on Monday outlining options for creating something akin to a downtown campus.

The written proposal picks up where public discussion about the matter left off last fall, said Keith Marnoch, Western's director of media and community relations.

That idea — pitched by university leaders as Mayor Joe Fontana unveiled a costly overhaul of downtown — focused on turning city hall into classrooms or offices and making use of other buildings around Reginald Cooper Square.

Fontana's downtown plan includes a new municipal building with a roughly \$100-million price tag.

The proposal has drawn criticism from some city councillors concerned about the cost.

How talks with Western proceed from here is up to the city, Marnoch said Monday.

"I think there are a lot of variables in play," he said, noting "challenges" on both sides of the equation.

"This is sort of setting the

Where it's at

Reginald Cooper Square. Formerly called Civic Square, the patch of concrete sits roughly at Dufferin Avenue and Wellington Street to the east of Victoria Park. It's surrounded by city hall on the south, Centennial House apartments on the east, Centennial Hall on the north and Wellington on the west.

table to get the discussion going.

"We can't do it (on) our own. We have to have support from the city and others."

Few details about the written submission have been released, but Marnoch said it does tie "numbers" to how much the effort may cost along with defining "generalities" talked about last year.

One of Western's goals, he said, is to be more "visible" in the community.

the community.

"There's a lot of stuff we do out there ... that's a little bit dispersed in certain pockets (of the community)," he said.

"It's a two-way street where we want to be seen more in the city ... and I think that the city wants that."

It could be four or five years before the plan comes to fruition, Marnoch said.

"(It's) definitely not a behere-next-September kind of thing."

Follow Angela Mullins on

Mobile news



A sikin advolcacy group has launched a free mobile application that allows travellers to complain immediately to the government about unfair treatment by airport-security screeners. Scan the code for the story.

Traffic blitz. Police target risky railroad crossings

Your ride to or from work may take a little longer this week as police target "high risk" rail

crossings.

It's Public Rail Safety Week, and railway police and safety officials are fanning out across the region, stopping cars at select rail crossings to hand out safety pamphlets. If they catch you doing something illegal, it will cost you.

"Officers are out specifically targeting problem trespass locations, as well as crossings where we've seen high-risk driving," said CP police Insp. Bill Law. "When we see those people out on the tracks, or when other offences occur, people who commit those offences should expect to receive a ticket from our officers."

Both drivers and pedestrians

By the numbers

11

This year in Ontario, there have been 11 people struck by trains; five have died—including a man in London last month at the Maitland Street crossing.

are the focus of the blitz, which began Monday morning at the York Street crossing. Tuesday, officers will target the Egerton-Brydges streets area, followed by Adelaide Street crossing Wednesday, before returning to the York location Thursday.

After a long steady decline in rail accidents, 2012 has seen more than double the number of people killed or injured along the tracks from the same period last year. AM980/AM980.CA

Job creation challenge. Cut the city's unemployment rate one hire at a time

City administrators are urging politicians to endorse an economic-development proposal that challenges small businesses to hire one employee each.

The goal of the idea —

The goal of the idea — spearheaded by Coun. Paul Hubert — is slashing the city's unemployment rate via a partnership that includes city hall, community groups and business leaders, such as the London Economic Development Corp. "Simply, we're trying to encourage and challenge businesses to grow," Hubert said.

nesses to grow," Hubert said. It's also about celebrating success stories and applauding businesses that are creating new positions, he added.

Hubert made his first pitch to council's investment and prosperity committee in March. It will be tabled again Tuesday



with city staff recommending that work begin "immediately" to make the strategy part of a larger plan for spurring growth.

larger plan for spurring growth.
Dubbed Hire 1, the program
would include using existing
resources — such as Western's
Richard Ivey School of Business
and the Chamber of Commerce
— to create a Business Prosperity Centre. The centre would in-

If you go

 Meeting. The committee will meet at 3 p.m.
 Tuesday in Committee Room 5 at city hall.

clude efforts, such as a business mentorship program, aimed at ich retention and growth

job retention and growth.

The initiative would also include promoting London-made products and having a forum during which workforce leaders would discuss barriers to and identify solutions for putting people back to work.

According to Statistics Canada, London had 20,829 "business establishments" in 2010. Of those, 20,262 had fewer than 50 employees. ANGELA MULLINS

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London Knights' rookie defenceman Olli Maatta has been named the Ontario Hockey League Player of the Week. The 17-year-old Finn recorded five points in two games versus the Kitchener Rangers, including the winning goal in Game 3. Maatta is the second London player (Seth Griffith, Sept. 26 - Oct. 2) to receive the honour this season.

Chrysler's Windsor plant running again after walkout at parts supplier

A Chrysler assembly plant in Windsor resumed production Monday afternoon after a temporary stoppage due to a strike at a parts supplier.

The Chrysler workers were heading in for their afternoon shift after the day shift was cancelled for all except skilled trades.

Unionized workers at the Dakkota Integrated Systems plant in nearby Tecumseh By the numbers

4,429

Number of workers employed at the Windsor plant on three shifts, according to the Chrysler Canada website.

walked off the job Monday morning after rejecting a three-year tentative agreement. Dakkota supplies the instrument panels on all Chrysler Minivans.

After 75 per cent came out in favour of an improved contract in a second vote today, the Dakkota workers returned to the parts plant.

The Windsor plant makes the Dodge Grand Caravan, Chrysler Town and Country and the Volkswagen Routan. THE CANADIAN PRESS

Defenceman honoured for offensive week

It was just a Maatta of time before Olli became completely comfortable playing in the OHL.

Now he is, and the London Knights rookie is looking virtually unstoppable



JOHN MATISZ

It's 3:15 p.m., and Olli Maatta has just been ushered off the John Labatt

Centre ice for an interview.
Sweat drips down his
face, looking like jagged
lines on a road tripper's
map. He's tired after an
hour-long team practice
and 15-minute personal
workout.

He's not done for the day though; he'll go back out momentarily to polish his shooting skills.

It's just another day at the office for Maatta, the Ontario Hockey League

Player of the Week.
"Olli's the last guy out there almost every practice," said Tommy Hughes, Maatta's teammate and other half of the London Knights' No. 2 defence pairing. The No. 8-ranked North

The No. 8-ranked North American skater on NHL Central Scouting Bureau's final draft rankings has a blue-collar attitude. Since arriving at Knights training camp in September, Maatta has shown an incredible work ethic.

At the start of the 2011-12 season, with expectations sky-high and little time to acclimate, attention to detail didn't always translate into solid in-game play.

"It was hard. I struggled for two to three months because I was just getting used to everything. The smaller rinks, being 8,000 kilometres from home — all of that stuff," Maatta said.

Now, however, he's an irreplaceable asset on Lon-

Knights knotebook

Knights forward Greg McKegg, who has been sidelined with an upperbody injury since Game 6 of the Saginaw Spirit series, will likely be in the lineup for Game 1 of the OHL final. Assistant general manager/coach Misha Donskov said the Toronto Maple Leafs prospect "should be ready for Thursday."

don's blueline and one of the most complete players of the OHL playoffs through three rounds.

In two games against the Kitchener Rangers in the Western Conference final last week, Maatta managed to pot three goals and a pair of assists. Two goals in 22 seconds in Game 3 seemingly silenced doubters believing his playoff surge in production — now 19 points in 14 games — has been no fluke

"Of course it is an honour, but I know we have a big game Thursday, so I don't think about it too much," the 17-year-old said sheepishly of being named top dog for the week ending April 29.

Follow John Matisz on Twitter Ometro imatis:

Quoted

"He's kind of found his confidence. It's not like he didn't have it all year, but he's put it all together now."

Tommy Hughe

Hughes, a dependable rearguard for London all season long, is most impressed with his teammate Maatta's composure with the puck and ability to shut down the opposition in 1-on-1 situations.

World championship

Hackett added to Team Canada roster

Londoner Matt Hackett is a late addition to Team Canada's roster for the upcoming IIHF Ice Hockey World Championship, which takes place in Finland and Sweden, May 4-20. METRO

Fun day with prizes

Free bicycle rodeo

The rodeo will be held Sunday from 2 to 4 p.m. at Medway Community Centre. The only requirement is that you have your own bike or rollerblades. METRO

Political ploy? McGuinty accused of giving Tory a job in hopes of gaining majority

The NDP accuse Premier Dalton McGuinty of appointing veteran Conservative Elizabeth Witmer to the Workplace Safety and Insurance Board for purely political reasons.

Witmer surprised everyone but the Liberals when she suddenly quit last Friday after 22 years as an MPP to accept the top job at the WSIB.

During question period, New Democrat Taras Natyshak said there was no doubt Witmer knew the WSIB file from her time as labour minister

But Natyshak asked if Witmer got the job because Mc-

Byelection

Premier Dalton McGuinty has up to six months to call a byelection in Kitchener-Waterloo to replace Elizabeth Witmer.

Guinty is desperate to get a majority government.

The Liberals fell one seat short of a majority last October, winning 53 seats compared to 54 seats of the combined Tories and NDP.

THE CANADIAN PRESS

metrem 04 NEWS metronews.ca Tuesday, May 1, 2012

Australia

New Titanic: Made in China

An Australian billionaire said Monday he'll build a high-tech replica of the Titanic at a Chinese shipyard and its maiden voyage in late 2016 will be from England to New York, just like its namesake planned.

Weeks after the 100th anniversary of the sinking of the original Titanic, Clive Palmer announced that he had signed a memorandum of understanding with stateowned Chinese company CSC Jinling Shipyard to build the Titanic II.

"It will be every bit as luxurious as the original Titanic, but ... will have state-of-the-art 21st-century technology and the latest navigation and safety systems," Palmer said in a statement. He called the project "a tribute to the spirit of the men and women who worked on the original Titanic."

THE ASSOCIATED PRESS THE ASSOCIATED PRESS

Nigeria

Suicide bomb kills 10

A motorcycle-riding suicide bomber drove into a convoy carrying a top police official in northeast Nigeria on Monday, detonating his explosives and killing at least 10 people, rescue officials said. The attack targeted police commissioner Mamman Sule.

Uganda

Kony backed by Sudan: Officials

Ugandan officials are renewing a claim made with some frequency over the years: that rebel leader Joseph Kony and his Lord's Resistance Army are receiving backing from the government of Sudan.

Ugandan forces commander Gen. Aronda Nyakairima said Monday he found credible a report from a captured LRA fighter saying that Kony was recently in southern Sudan. Col. Felix Kulayigye, the military's spokesman, said some of the LRA rebels captured by the Ugandan military wore uniforms supplied by Sudan, though Nyakairima said officials have not found fighters with weapons

supplied by Sudan.

"Kony has always been a pawn in the Khartoum chess game over South Sudan. They have used him before and they hope to use him again," Kulayigye said.

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India

Ferry capsizes, at least 35 dead

A packed ferry boat capsized in heavy winds and rain in northeastern India Monday, leaving at least 35 people dead and 165 others feared missing, police said. Police chief J.N.

Police chief J.N.
Choudhury said the boat
was carrying about 350
passengers. About 150 were
rescued or swam to safety,
he said. THE ASSOCIATED PRESS

Conrad Black faces battle for citizenship

From mogul to lord to inmate.

Canadian citizenship uncertain for soon-tobe-released Black

Immigration lawyers say Conrad Black faces yet another long legal battle if he hopes to return to Canada.

The disgraced former media baron, who renounced his Canadian citizenship to become a British lord, is due to be released Friday after serving three and a half years in prison.

Black has suggested he would like to reclaim his citizenship, but immigration lawyers say that would be no easy feat.

be no easy feat.

Black's fraud and obstruction of justice convictions make him inadmissible for permanent residency in Canada, despite the fact he's married to a Canadian citizen, Barbara Amiel.

They say Black's only

Ups and downs

- Assets. Black led Hollinger International, Inc. which published The Daily Telegraph, Chicago Sun Times, Jerusalem Post, National Post, and hundreds of community newspapers in North America.
- Charges. Black was charged in 2005 with 17 counts of misconduct and of defrauding Hollinger of \$60 million
- Convictions. Black was convicted of fraud and obstruction of justice in 2007.

hope is a temporary residency permit, which essentially stands as permission from the immigration minister or his delegates.

A recent Supreme Court ruling says Black would require such a permit to come back, but lawyers say it's anyone's guess as to whether he'll receive it.

THE CANADIAN PRESS



Prince and Duchess to have a 'jubilant' visit

Prince Charles gestures while chatting with performers at the Cirque du Soleil headquarters in Montreal in 2009 as Camilla, the Duchess of Cornwall, looks on. Prince Charles and his wife, Camilla, are coming to Canada next month as part of the Queen's Diamond Jubilee celebrations. The royal couple will visit the Canadian Forces Base Gagetown in Oromocto, N.B., Saint John, Toronto and Regina from May 20 to 23. The theme of the tour is "For Queen and Country: Service to Canada — a royal and a national value."

Morality police

'Corrupting' artist awaits trial

A Quebec special-effects artist charged with corrupting morals will have to wait until the end of the year to go to trial.

Remy Couture has been awaiting trial on three charges stemming from short horror films he created about an imaginary mass-killer.

THE CANADIAN PRESS

Federal layoffs

Nearly 4,000 jobs on the line

Another 3,800 civil servants were told Monday that their jobs are on the line

jobs are on the line.
Parks Canada took the
biggest hit in the government's third wave of
notifications, with over
1,000 people told their jobs
are at risk. More than 600
positions will be eliminated
entirely.

"Canadians can expect fewer services and shorter seasons at national parks and historic sites," said Doug Marshall, president of the Union of National Employees which represents about 3,000 Parks Canada workers.

THE CANADIAN PRESS

Activist's escape compromises U.S.-China diplomatic ties



U.S. and Chinese officials are ironing out a deal to secure American asylum for a blind Chinese legal activist who fled house arrest, an agreement likely before Secretary of State Hillary Clinton arrives this week, a U.S. rights campaigner said Monday.

Bob Fu of the Texasbased rights group ChinaAid said that China and the U.S. want to reach agreement on the fate of Chen Guangcheng before the annual high-level talks with Clinton and other U.S. officials begin in Beijing on Thursday.

"The Chinese top lead-

"The Chinese top leaders are deliberating a decision to be made very soon, maybe in the next 24 to

48 hours," Fu said, citing a source close to the U.S. and Chinese governments. Both sides are "eager to solve this issue," said Fu, a former teacher at a Communist Party academy in Beijing whose advocacy group focuses on the rights of Christians in China and who maintains a network of contacts in the country.

"It really depends on China's willingness to facilitate Chen's exit," Fu said. Chen, a well-known dissident who angered author-

Chen, a well-known dissident who angered authorities in rural China by exposing forced abortions, made a surprise escape from house arrest a week ago into what activists say is the protection of U.S. diplomats in Beijing,

posing a delicate diplomatic crisis for both governments.

At a briefing in Washington on Monday, State Department spokeswoman Victoria Nuland declined to comment on Chen's case.

comment on Chen's case.
She gave the first U.S.
government confirmation
that Assistant Secretary of
State Kurt Campbell is currently in Beijing, but described his visit as preparation for Clinton's trip.

tion for Clinton's trip.
She said the U.S.-China
Strategic Dialogue is
planned to go ahead.

Both sides want the annual talks to provide ballast to a relationship that is often rocky and to provide ways of working out disputes on trade, Taiwan, Syria, Iran

and North Korea.

In a video made after Chen escaped from his village and released last Friday, the activist made no mention of wanting to go abroad. Instead he beseeched Premier Wen Jiabao to investigate the beatings, harassment and other mistreatment he, his wife and daughter suffered at the hands of local officials during 20 months of house arrest.

If Chen was willing to leave China, Washington could ill afford to turn him away. Clinton and other senior officials have repeatedly raised his case in meetings with Chinese officials.

THE ASSOCIATED PRESS

Banks got billions during financial crisis, report says

Federal funds. Ottawa maintains Canada's banks did not require a bailout during the 2008-09 economic crash

Canada's big banks received billions in support from the federal government and the Bank of Canada during the 2008-09 financial crisis, a report by the Canadian Centre for Policy Alternatives says.

"While these funds were repaid in full, it is clear that the banks benefited enormously from public financing when private funds were unavailable," wrote David Macdonald, author of the report released Monday.

Monday.

"In addition, had the rapid and enormous deployment of public funds not been available, most, if not all, Canadian banks would have encountered

Finance Department

Finance Department spokesman Chisholm Pothier said the government extended financing "at competitive interest rates," not subsidies.

The Canadian Bankers Association, which represents the country's banks, said the funding was put in place to ensure that credit was available to lend, not because the banks were in danger of going bankrupt.

serious difficulty."

The left-leaning thinktank estimated the country's largest financial institutions borrowed nearly \$75 billion in short-term collateralized loans from the Bank of Canada and the U.S. Federal Reserve, peaking at \$41 billion and \$33 billion respectively.

The banks also sold a total of some \$69 billion worth of insured mortgage-backed securities to the government, the report estimated.

The Centre for Policy Alternatives based its report on information provided by Canadian public institutions and analysis of the banks' financial reports.

The report noted that much of its work was based on estimates because the federal government and the Bank of Canada have refused requests for a detailed accounting.

"A healthy financial system cannot be based on massive government support for which the details remain secret," the report said

Ottawa has said repeatedly that Canada has one of the soundest banking sectors in the world and the country's banks did not require a bailout during the 2008-09 financial crisis.

THE CANADIAN PRESS

StatsCan

Canadian GDP falls in weak February

The Canadian economy unexpectedly shrank in February due to a slow-down in the mining and manufacturing sectors, dampening expectations that the Bank of Canada will raise interest rates soon.

Statistics Canada reported Monday that the country's gross domestic product declined by 0.2 per cent from January. Economists had been expecting growth of 0.2 per cent. THE CANADIAN PRESS

Market Minute







Natural gas: \$2.285 US (+9.9¢) Dow Jones: 13,213.63 (-14.68)

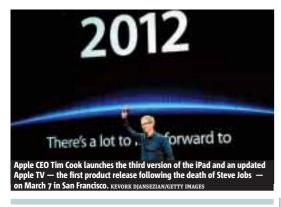


Competition coming

A Barnes & Noble Nook Color e-reader, left, is shown next to a Nook Simple Touch e-reader on display at a Best Buy in Mountain View, Calif., on Monday. Books and bits united Monday as Microsoft provided \$300 million to help Barnes & Noble compete with top electronic bookseller Amazon. In exchange, Microsoft gets a long-desired foothold in the business of ebooks and college textbooks. The two companies are teaming up to create a subsidiary for Barnes & Noble's ebook and college-textbook businesses, with Microsoft taking a 17.6 per cent stake. Microsoft also said the deal means that there will be a Nook application for Windows 8 tablets, set to be released this fall. The app is likely to get a favoured position on Windows 8 screens. The deal also puts to rest concerns that Barnes & Noble doesn't have the capital to compete in the ebook business with market leader Amazon.com Inc. and its Kindle, said analyst David Strasser at Janney Capital.

PAUL SAKUMA/THE ASSOCIATED PRESS

Apple strategy legally cuts its taxes by billions



A published report says Apple uses subsidiaries in Ireland, the Netherlands and other low-tax nations as part of a strategy that enables the technology giant to cut its global tax bill by billions of dollars every year.

The New York Times on

The New York Times on Sunday outlined legal methods used by Cupertino, Calif.-based Apple to avoid paying billions of dollars in federal and state taxes.

One approach highlighted in the report: Even though the company is based in California, Apple has set up a small office in Reno, Nev., to collect and invest its profits. The corporate tax rate in Nevada is zero. In California, it's 8.84 per cent.

While many major corporations try to reduce their tax bills, technology companies like Apple, Google Inc., Microsoft Corp. and others have more options to do so.

That's because some of their revenue comes from digital products or royalties on patents, which makes it easier for them to move profits to taxfriendly states or countries, the Times said.

In contrast, it's tougher to shift the collection of profits

from the sale of a physical product — like groceries or a car to a tax-friendly haven.

The 71 technology companies in the S&P 500, including Apple, Google, Yahoo Inc. and Dell Inc., reported paying global cash taxes over the past two years at a rate that's, on average, one-third less than other S&P 500 companies, the Times said.

Apple has legally allocated about 70 per cent of its profits overseas, where tax rates are often much lower than in the U.S., according to company filings. THE ASSOCIATED PRESS

Published report

The New York Times says Apple paid \$3.3 billion in cash taxes globally on \$34.2 billion in profits last year a tax rate of 9.8 per cent.

 Apple told the Times that it has complied with all laws and accounting rules, and says that its U.S. operations generated nearly \$5 billion in federal and state income taxes in the first half of fiscal 2012.

Confirmed recession. Spanish leaders in talks over 'bad bank' plan

As their losses from mortgages grow, Spanish banks have begun discussions about creating a separate entity — a "bad bank" — to take on these assets and relieve pressure on the financial sector.

The goal of the new organization would be to reduce the financial strain on banks and prevent the need for either a more costly government bailout or an international rescue like in Greece, Portugal and Ireland. Adding to concerns about Spain on Monday, the National

Real estate bubble

\$230B

The Bank of Spain says the sector is still burdened with roughly \$230 billion US in "problematic" real estate holdings.

Statistics Institute announced the country was officially back in recession as of the first quarter, when the economy shrank 0.3 per cent compared with the previous three months.

THE ASSOCIATED PRESS

U.K. High Court. Service providers ordered to block access to The Pirate Bay

Britain's High Court has ordered the country's Internet service providers to block filesharing website The Pirate Bay, the U.K.'s main music-industry association said Monday.

A High Court judge told Sky, Everything Everywhere, TalkTalk, O2 and Virgin Media on Friday to prevent access to the Swedish site, which helps millions of people download copyrighted music, movies and computer games.

Music-industry group BPI welcomed the order by justice Richard Arnold that the service providers block the site within the next few weeks.

BPI chief executive Geoff Taylor said sites like The Pirate Bay "destroy jobs in the U.K. and undermine investment in new British artists."

The service providers said they would comply with the order. A sixth provider, BT, has been given several weeks to consider its position, but BPI said it expected BT would also block the website.

THE ASSOCIATED PRESS

Occupy protests. NYC council members sue city

Four lawmakers sued the City of New York Monday over its handling of the Occupy Wall Street protests, saying police conduct is so problematic that the force needs an outside monitor.

The city and police violated demonstrators' free-speech rights, used excessive force, arrested protesters on dubious charges and interfered with journalists' and council members' efforts to observe what was going on, the four city council members and others say in the federal civil-rights

In defence

"They do allow you to protest, but they don't let it get out of hand."

Michael Bloomberg, New York City mayor in defending the police's handling of the March Occupy Wall Street demonstration

"This unlawful conduct has been undertaken with the intention of obstructing, chilling, deterring and retaliating against (the) plaintiffs for engaging in constitutionally protected protest activity," says the SUIT. THE ASSOCIATED PRESS

metr⊕ **VOICES**

A TRIP ABROAD IS THE ULTIMATE RELATIONSHIP BAROMETER



SAYS..

Travelling together is an important rite of passage for all couples. And I'm not referring to the sitting in matching deck chairs while you sip mojitos at some all-inclusive resort kind

of "travelling"; I'm talking about real globe-trotting. While traversing foreign continents can mean sharing some wonderfully romantic moments together, it can also (and somehow simultaneously) be a complete and utter nightmare. Seeing the world hand-in-hand is an eye-opening experience that can bring you closer together or tear you apart.

Dating in second gear

You'll quickly learn that there is such a thing as "too much time together." You will get on each other's nerves and there won't be anywhere to escape to.

You really don't know if you're going to be good together forever until you've seen each other at your worst. This usually happens after 18 hours in transit or in a cockroach-infested hostel in South East Asia. So taking your relations on the road — whether by car, bus, train, plane, or boat - can be an excellent compatibility test.

Being together for an extended period of time requires a whole new level of intimacy. Bad habits are exposed and there's no hiding your true colours from one another. You will discover all of your sweetie's idiosyncrasies (over-packing, tardiness, disorganization, bad hygiene), and your patience will be tested to the very edge.

You'll quickly learn that there is such a thing as "too much time together." You will get on each other's nerves and there won't be anywhere to escape to. A couple of years ago I went on a three-week European vacation with my boyfriend. During that trip, I often found myself hiding out in the bathroom just so I could have some proper alone

The most important thing you should pack on any trip together — other than your passport — is a sense of hu-mour. There will be times when you'll feel overwhelmingly hungry or sick, or tired. Things will go wrong — you'll miss a train, lose your Visa card, eat questionable seafood, break your camera — and you will have to keep going.

The most important thing for couples to remember is that you will fight; it is inevitable and unavoidable. Eventually, those "we'll laugh about this later" incidents will get to you and you'll reach your breaking point. You'll scream, cry and have a miserable sort of breakdown that makes you look like a complete crazy person.

Here's the thing: if you do all of that and your partner STILL wants to sit next to you on the plane ride home, well then, you know it's meant to last.

Honeybees start buzzing



PAT WELLENBACH/THE ASSOCIATED PRESS

Bee yourself

State of honeybees up in the air

A bee works on collecting nectar from a fruit tree in West Bath, Maine, Monday. A state bee expert says conditions are perfect for another honeybee die-off, after a mild winter and unseasonably warm early spring have created conditions reminiscent of 2010, when an explosion in the mite populations killed off many colonies. THE ASSOCIATED PRESS

On Canadian soil

Population has depleted recently

The health of the bee population in Canada has been a concern in recent years due to the infestation of mites. In the last seven years or so, the over-winter loss rate of hives has fluctuated between 20 and 30 per cent. Prior to that, it was generally five to a maximum of 15 per cent. There is also a worry the mites will become resistant to the products used to treat them THE CANADIAN PRESS

- This year in Canada is so far, so good. Although it's still early in the season, anecdotal reports from beekeepers and provincial apiarists across the country indicate this spring the survival rate for bees in Canada seems to be fairly good.
- It could be because beekeepers are addressing the mite problem better than they have in the past and it could be a function of the mild winter across much of the nation

On the map

Canada is the fifth-largest honey producer in the world, with about 7,000 beekeepers operating a total of 600,000 honeybee colonies, says Rod Scarlett, executive director of the Canadian Honey Council, based in Sherwood Park, Alta.





Register at metropolitanpanel.ca and take the quick poll

Now that there are no Canadian teams left in the playoffs, you...



@Alysha_Li:

Working on my last group project for the year. Good luck to those finishing today too! #examseason #WesternU #fb

@LSSatWestern:

Good luck to all students on the final day of exams! #westernu

@dnashcata:

Anyone in the #ldnont area have a van or truck @catalystshc could use, or anyone wanna drive us to

Peterborough?! <3

@gamesdaypodcast:

nerd up: this saturday is free comic book day in #ldnont & sunday is the vg swap meet in #kitwat /cc @ Heroesl ondon

@john_teeter:

@reloweeda I get to pick you up at the airport today!!! Welcome to #ldnont life!

SCENE 0

Beauty and the Bond film

Despite being a serial womanizer, 007 is actually more particular about his women than his martinis. In order to share the screen and the sheets with the suave secret agent there are stiff prerequisites: 1) Possess a rocking body worthy of a triple-take 2) Pull off a name dripping with giggly double entendres. 3) Point two can be overlooked provided the answer to one is "complete knockout." We reminisce and catch up a little with five of James' ex gal-pals.

MIKE DOJC



Famke Janssen

Age: 46 Bond girl name: Xenia Onatopp Movie: GoldenEye

Onatopp first gets Pierce Bronson's motor sputtering when he sees her burning rubber in a Ferrari 355 GTS. While the ex-KGB agent's predilection for street racing and baccarat intrigue Bond, when he finds out crushing men to death with her thighs whilst making love is also a hobby of hers he draws the line.

Flirt Spurt: Onatopp
—"You don't need the
gun ... Commander."
Bond —"That depends
on your definition of
safe sex."

Post Bond: Her turn as Jean Grey in the X-Men flicks is what the Danish actress is now best known for. This fall she'll reprise her role as Liam Neeson's wife in Taken 2.



Carey Lowell

Age: 51 Bond girl name: Pam Bouvier Movie: License to Kill

An ex-army pilot turned CIA informant, this statuesque looker can handle herself in hairy situations often outshining Timothy Dalton in the taking care of bad guys business. In the documentary Bond Girls Are Forever Lowell shared that Dalton provided detailed instructions on how she should lock lips with him.

Flirt Spurt: "If it weren't for me your ass would've been nailed to the wall!"

Post Bond: Played assistant district attorney Jamie Ross on Law & Order and on the short lived spinoff Trial By Jury. She tied the knot with hubby Richard



Jane Seymour

Age: 61 Bond girl name: Solitaire Movie: Live and Let Die

The smart and saucy British bombshell helped ease Roger Moore into his role as the dashing MI6 operative. Moore slyly ups the odds of getting with this sexy psychic by stacking her tarot deck with lovers cards. While Bond's caddish behaviour and games of deceit can sometimes paint women as naive, Solitaire herself was a card shark, getting James to draw the fool in their first encounter. So just maybe she played him just as much as he played her.

Flirt Spurt: "Pick a card."

Post Bond: Starred in Dr. Quinn Medicine Woman in the 1990s and played the randy mom in Wedding Crashers



Diana Rigg

Age: 73 Bond girl name: Tracy di Vicenzo Movie: On Her Majesty's Secret Service

Convincing a perpetual playboy to stick around for breakfast after a roll in the hay takes some doing, throw in an engagement ring and you know this must be love. Taming George Lazenby was a plot point made more believable to audiences as Rigg already dwarfed the one movie Bond for spy-cred, having played Emma Peel on The Avengers. Being one of the first Bond girls with a name that didn't elicit schoolboy snickers also surely helped mat-

Flirt spurt: "Why do you persist in trying to rescue me, Mr. Bond?"

Post Bond: Won a Tony for playing the title character in Medea and hosted Masterpiece Mystery from 1989-2004



Ursula Andress

Age: 76 Bond girl name: Honey Rider Movie: Dr. No

They say you never forget your first love. Well your first extended movie ogle also belongs in the top drawer of the mental filing cabinet. Honey Ryder's white bikini clad entrance remains the fifty-year old franchise's most iconic scene. It's also a testament to the magic of movies as her Swiss-German accent was so thick her lines had to be dubbed. Andress sexy sea to shore saunter was later paid homage to by Halle Berry in Die Another Day and Daniel Craig in Casino Royale.

Flirt spurt: Honey — What are you doing here? Looking for shells?" Bond — "No, I'm just looking."

Post Bond: Played Aphrodite in Clash of the Titans.



SCENE

Scene in brief

Racing to measure the heavens

On June 5 or 6, depending on the time zone, millions of people around the globe will watch Venus glide across the sun in a rare celestial event that won't happen again until 2117. Because the planet is just 1/32nd the diameter of the sun, its silhouette will appear as a black speck during its six-plus hour passage. Observers must quard their eyes from dangerous solar rays lest they go blind in an instant. So why go to the trouble, you ask? Because not that long ago, the Transit of Venus was the key to unlocking the distance between Earth and the sun — and by extension, the size of our solar system. And also because the strenuous efforts of 18th-century astronomers to measure the exact time and duration of this singular event represent one of the most thrilling chapters in the history of science. In a fitting homage to those courageous and dedicated souls, British design historian Andrea Wulf has written an absorbing account of their expeditions to do so in 1761 and 1769. (Tran-sits come in pairs that are eight years apart and separated by over a century.) Check out Chasing Venus: The Race to Measure the Heavens (Alfred A. Knopf), by Andrea Wulf. THE ASSOCIATED PRESS

IIL AUDUCIAILD I KL

Severine: From Cambodia with love

KIERON MONKS

Metro World News in Buckinghamshire

When the model and TV actress first heard that Skyfall auditions were to be held Paris, she became obsessed. "I sent my reel to anyone on Facebook related to the movie," Bérénice Marlohe recalls.

But after the casting director got in touch and she found herself testing scenes with Daniel Craig and Sam Mendes, the pressure hit home.

"There were moments when I felt scared and trapped by this huge concept of Bond girl", the 32-year-old admits. Marlohe's first passions were art and the piano, and as a self-confessed "paranoid" — starring in a \$150 million block-buster represented a departure from her comfort zone.

The 32-year-old was helped in her role as the mysterious Severine by studying Famke Janssen's dominatrix Xenia Onatopp in GoldenEye. "It's so original to have a character who kills and has an orgasm at the same time, that's what we go to movies for."

In the end, a sense of responsibility pacified Marlohe. Of Cambodian descent, she saw the global platform offered by the role as a chance to represent her country, still scarred by recent genocide and continued oppression "I see it as power to be a voice for my country, to speak for those who don't have

that chance. I will use the celebrity for human rights".

Exclusively online

 Timeline. We introduce you to James Bond's newest nemesis in tomorrow's edition of Metro. Go online to metronews.ca/features for our complete look at 50 years of Bond movies.



On the web



Judge in Montana dismisses lawsuit against Three Cups uthor Greg Mortenson

metronews.ca Tuesday, May 1, 2012 metr⊕

Were M.J. and Whitney an item?



Michael Jackson's former bodyguard claims the late King of Pop had an affair with Whitney Houston in 1991 — and even wanted to marry the late singer.

"Whitney practically moved into Michael's ranch and they had a fling like any other young couple," Matt Fiddes tells the Sun. "Michael said later he had always hoped the relationhad gone further, and I know he dreamed of marrying her." Fiddes says the pair had one more run-



in at a 2001 tribute concert for Jackson. "They were both a mess, to be honest, Fiddes says of the reunion. "They shared what would be their final hugs and Michael begged Whitney to get off the drugs that were destroying her life.' For those keeping track at home. Fiddes is the same former bodyguard claiming to be the biological father of Jackson's youngest child, Blanket, insisting that Jackson used Fiddes' sperm to conceive the boy.

METRO DISH



WORD

Keeping up

According to a source at Us Weekly, "Khloe Kardashian Weekly, "Khloe Kardashian has pulled the plug," on her E! spin-off series Khloe and Lamar. The reason, according to TMZ.com, is that Lamar Odom wants to focus on reviving his faltering NBA career.

However, Kardashian's publicist tells Entertainment Weekly: "The show has not been cancelled. It will depend on their schedules as Lamar's basketball schedule is a prior-

If the series doesn't re-turn for a third season, at least there's another reality TV show about the trials and tribulations of young married

life hitting the network. Married to Jonas, starring Kevin Jonas and his wife, Danielle, will follow the couple as they navigate their daily lives at their New Jersey home while juggling his recording and touring schedule and various sets of in-laws.

Here's an idea, E!: Have Khloe and Lamar move next door to the Jonases, get Lamar on the (now Brooklyn) Nets with Kim Kardashian ex Kris Humphries, and create the most beautiful reality TV mash-up in the world. You can thank (and pay) me later.



A nightclub patron accused Lindsay Lohan of throw ing a drink in her face? Can't be true! Lindsay would never let any booze go to waste.

@lindsaylohan

didn't miss my flight, was always taking a red eye because i was working during the original flight

Hate to admit that @piersmorgan is a brilliant inter-

@AlbertBrooks

Two Avengers just came up to my kids on the street and took \$50. This movie is going to make a fortune.

McDreamy to the **McRescue**

Grey's Anatomy star Patrick Dempsey played a real-life hero when a teenager's car flipped over onto the yard of his Malibu home, according to People magazine. Dempsey used a crowbar and fire extinguisher to pull the 17-year-old driver, Weston Masset, to safety. "I was scared for my life. I was upside down," Masset

says. "He was there for me. It would have been a lot worse without him." The teen admits he was a bit caught off-guard when he was pulled from the car and saw Dempsey standing over him. Masset remembers asking, "Are you famous?" to which Dempsey report-edly replied, "Yeah, I'm a doctor.

enter the pick your prius contest for your chance to win a new family member.



visit metronews.ca/pickyourpriuscontest to enter for your chance to win the prius of your choice:







metronews.ca Tuesday, May 1, 2012 WELLNESS

Top infertility treatments



(Intrauterine Insemination)

This is the act of placing sperm into a woman's uterus during ovulation. Lower tech, less intrusive methods such as IUI are becoming increasingly popular but their success rate depends entirely on the initial cause of the infertility.



Clomid

This widely prescribed and inexpensive pill helps women get their ovulation in synch. It is one of the most suc-cessful fertility drugs.



Adoption

Adoption can be costly and challenging in many ways and its success is hugely depend-ent on external factors like wait times



pen up on infertility

It's time to talk.

Experts are trying to get people discussing the issue of not being able to have children

MCGUINNESS

A house. A car. A career. A spouse and 2.5 kids. Should you choose to live conventionally, you probably spend your days in pursuit of all of the above. Most are within your control. If you want a car, you save and buy one. If you want a spouse, you have a drink, and then meet friends of friends. But the 2.5 kids what happens if your body can't produce a child?

Infertility is something you don't hear a lot about, among people in their 20s, but experts are aiming to get more people accepting of the

Barbara Collura, Executive Director of RESOLVE: The U.S. National Infertility Association, says there's a stigma and shame attached to infertility that's prevented it from being discussed properly.

"Anyone in the AIDS world will tell you how 25 years ago people thought it was contagious — now, everyone speaks about it," she says. "But with infertility, we haven't gotten to the point where people are ready to open up." Until society normalizes infertility, don't expect to see people running marathons shouting woo hoo! I'm infertile!"

So why is infertility such a sensitive subject? One reason is because it revolves around

sex.
"The moment someone finds out they can't repro-duce, they feel let down by their body. The way they see it is that it's not performing the way it 'should' be," ex-



Personal. Read one woman's personal account of dealing with infertility at metronews.

plains Collura, who also believes that getting people talking about their reproductive system the way they do about sex is the only way to increase public awareness.

Giuliana Rancic, the 37-year-old E! News present-er and reality star, is one of the rare celebrities to have opened up about her battle with infertility. Rancic and husband Bill's journey into parenthood and attempt at IVF (in vitro fertilization) was aired on their reality TV show Giuliana and Bill and watched by millions of people world-

The show took a dramatic twist when Rancic was diagnosed with breast cancer, further jeopardizing her chances of becoming a mother.

"For some of the women in their twenties and thirties watching Rancic's show, it was the first they had ever heard about infertility—and the only place they had heard about it," says Collura. "This is not where we want people to be getting this sort of information, but at least they're getting something."

So where else should those afflicted go for information? Facebook, Twitter, blogs like The Infertility Voice, whose founder wrote the column on this page. Social media often allows you to be anonymous.

"You could be in the place where you are willing to share your story but not your

name," says Collura. Either way, it's the conversation that's important.

LIFE

Rubik's Cube

40 years of frustration

It's a puzzle, a metaphor and a hit toy — and in a couple of years, the Rubik's Cube will be a museum exhibition in celebration of its 40th anniversary. The toy's creator, Erno Rubik, 67, was being honoured at a gala at the Liberty Science Center in Jersey City. He has travelled from his native Budapest, to help develop the exhibit, which will open in April 2014. The exhibit is scheduled to travel for seven years to design science museums around the world. Rubik was an architect teaching a class at the Budapest College of Applied Arts in 1974 when he decided to build a cube to teach students about 3D space. He soon realized it could become a hit toy when students and fellow teachers couldn't put it down. It was mass-marketed in the West in 1980 and has been an enduring sales hit, selling more than 500 million all over the world, not counting the counterfeits, according to Rubik, Rubik insists he "discovered" the cube rather, than invented it.

THE ASSOCIATED PRESS

How to ... cope with the stress of facing infertility

There are lots of ways to deal with the stress associated with infertility. Here are just a few:

If you're feeling sad

The endless waiting and hoping has left you feeling irritable, lethargic and extremely sad. Write down a list of all the good things you do have in your life. This will help you visualize your strengths and forget your weaknesses.

If you're feeling angry

The fact you can't get preg-nant makes you feel helpless and vulnerable. Don't let this

pregnant after IVF cycles—41.7 percent of these resulted in live births. (Figures based on fresh embryos from non-donor oocytes.) The only treatment tracked is the number of IVF (in vitro fertilization) cycles - ironically - it is the least

anger consume you. Aerobic exercise such as running or swimming can help relieve some accumulated tension.

Relaxation techniques such as yoga can also help you clear your mind.

If you're feeling guilty

If repeated attempts at pregnancy have been unsuccessful, you may start to believe that what's happening to you is your fault.

It's hard to accept that your body is out of your control. Acceptance is the only way to realize you're not a failure and that you can't go on blaming yourself for some-thing you didn't do.

ROMINA MCGUINNESS



Waiting is the hardest part, HANDOUT

On the web



metr⊕ **FOOD**

Cinnamon & Sugar Fries. Enjoy this yummy snack made with pie pastry

- 1. Let frozen pie shell thaw at room temperature for 15 mins.
- **2.** In bowl, combine cinnamon and sugar; set aside.
- **3.** Remove pie shell from foil pie plate onto clean, flat, floured surface. If cracks appear in pastry, press together and repair using fingers moistened with water. Cut out strips, about 1 by 7.5 cm (1/2 by 3 inches), using fluted pastry cutter, and place on a parchment-lined baking sheet.
- **4.** Brush pastry with butter and sprinkle with cinna-

mon mixture. Bake in 200

C (400 F) oven for 12 mins until pastry is golden.

THE CANADIAN PRESS/TENDERFLAKE

ADAPTED BY EMILY RICHARDS (PROFES-SIONAL HOME ECONOMIST, COOKBOOK

AUTHOR AND TV CELEBRITY CHEF. FOR MORE VISIT, EMILYRICHARDSCOOKS.CA)

- 1 frozen deep-dish pie shell • 5 ml (1 tsp) ground cin-
- 10 ml (2 tsp) granulated • 10 ml (2 tsp) butter, melted

A tradition of comforting eats, value and friendly service







Richie's Family Restaurant on Richmond is a perfect model of consistency.

Serving Londoners for generations, neither the decor at the restaurant nor the menu have changed in as long.

But why bother if it works?

Peering past a line of hungry elderly patrons to glimpse inside, the diner is bustling. This is the kind of place where waitresses call you "hon" and paper placemats have ads.

The owner, Gus, seats me with a menu of comfort classics offering old-time value.

Baked Meatloaf (\$12.50) beckons as does the Western Deluxe (\$7.75).

But I cannot resist a Turkey comforting Hot

Sandwich (\$10.95).

Despite the activity, my enormous meal arrives in good time with a friendly

Tender dark and white meat atop factory bread all soaked in peppery mush-room gravy accompanied by fluffy mashed potatoes and buttery carrots.

While it may not be the fanciest place, Richie's is one of the busiest thanks to its reliably good service and food



Address, 1673 Richmond St

Phone. 519-660-0650

Hours. Mon - Sat (7 a.m. - 10 p.m.), Sun (8 a.m. - 10 p.m.)

Rating. 3.5/5

Price range. \$3.95- \$15.95

Reservations. No

Licensed, Yes

Lunch with co-workers. No

Social lunch, Yes

Quick solo lunch, Yes

Client negotiations. No

Time in. 1 p.m.

Time out. 1:40 p.m.





Sorry Rover, only 10s get to come home with me

Pets. People choose dogs based on looks and cats based on interaction: Study

CASSANDRA GARRISON

As pet owners, we share a special bond with our cats or dogs, who often take on the roll of a four-legged family member within our homes. Now, a new study has shed light on the mental process that takes place when people choose those beloved pets.

According to an ASPCA

study reported by the Wall Street Journal, the reason that people settle on a particular dog is rather super-ficial, really. The lyrics of a favourite children's song prove to ring true:

How much is that doggie in the window? (arf! arf!)/The one with the waggly tail.

That's right, it's all about looks for 76.8 per cent of people when they're picking out a cute, rambunctious puppy, and 78.3 per cent of adopters when picking out an adult dog.
When it comes to pick-

when it comes to pick-ing out a cat, though, people tend to look more within. The study shows 77.9 per cent of adopters said how a cat interacts with people is the deciding factor on choosing it — probably because they all look the same any-way (full disclosure: we are dog people here at Metro). It's also the most important factor for 69.3 per cent of people picking out a kitten. The study was particular-ly important for the ASPCA

because it provided insight into how people select pets that are up for adoption. Sure, it's easy to settle

on a cute, clean puppy or a frisky kitten — but many animals that wind up in shelters have had a rough life

- If someone adopts a pet, they're probably a pretty nice person, right? A new study says niceness (and meanness) might be in the genes.
- On that note, nice people probably have a more positive outlook, which could be good for your heart, according to research.

fered abuse, causing dogs to sometimes lack that freshly groomed look or cats to shy

away from people.

A person's tendency to choose interactive pets was especially evident when adopters answered the question, "What did this pet do when you first met him/

Sounds like picking out a pet is almost like picking out

Tips to help you ensure a wedding free of children



CHARLES THE BUTLER metronews.ca or more, visit

Hello Charles the Butler! I'm really hoping you can help. My niece & her fiancé are trying to figure out how to create their wedding invitations, making the "no children" very clear. I was

thinking that if the invitation is addressed to only "John and Jane" with the reply card also only having their names on it, that might suffice. They are worried that some in the family will still not get it. Do they write "adults only please" right on the invitation? We appreciate any advice that you can provide. Thank you, Sydney

Hello Sydney, I just dealt with this question for my dear friend Julie who is getting married

in July.
1. You are correct in that the envelope should only be addressed with the names of who is invited to the event.

2. The reply card should be left blank for people to write the names in themselves. Why? Because this will help as most people thinking of bringing their children would likely write their names too, so that they are included for dinner, and this method will allow you to catch this early.

3. Finally make sure all family members like parents. brothers, sisters, wedding party, etc., know you want an adult-only party and so

they can bring this up in conversation with those who have children. They can say, "So have you organized your child care for the wedding yet?" or "I bet you're look-ing forward to a nice adult evening at John and Jane's wedding!"
I believe this is the best

approach. Now what to do if someone shows up with children in tow despite all of the above?

As grumpy and disappointed as you have every right to be, remember that these are your guests — just be gracious and get through the event. Starting a fight or mentioning how this is "adults only" will inflame the situation and cause a scene, which is the last thing you want!

Good Luck to the couple.



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metr⊕

Tackle debt with higher interest rates

Strategy. If you're dealing with debt, here's how to prepare yourself for looming interest rate hikes



MONEY

been waiting for — and either dreading or celebrating — has finally happened. Mark Carney, Governor of the Bank of Canada, has flung open the door on interest rate hikes.

A rate increase, on its own, would also strengthen the loonie. Just witness what happened last week when Carney simply ruminated on higher interest rates

- the loonie promptly shot up a cent.

And that's not desirable for most Canadian businesses, especially manufacturers.

However, Carney is clearly thinking about some kind of intervention such as quantitative easing (a.k.a. printing money) to devalue the dollar, allowing him to boost rates and cool the ferocious record borrowing of Since we might face a raise in rates as early as the fall and almost certainly by the end of the year, everyone with debt should embark on a protective strategy.

Live the increase

Among the most vulnerable to the interest rate hikes are those with large personal or home equity lines of credit. Those rates will rise in tandem with the prime rate.

Use an online calculator and add half to threequarters of a per cent to your LOC rate. Then pay the higher monthly amount.

If rates don't rise you're ahead. If they do you are prepared. And if you can't make the extra payment you need to re-visit your budget and find something to cut.

Boost e-savings

In a higher interest rate environment, the last thing you want to face is an unexpected expense and be forced to pay it with a credit card.

Emergency savings are critical, especially for families. Even setting aside an extra \$50 each month will help.

Delay spending

Whether it's a new smartphone, e-reader, car or wardrobe you hanker for, put off all unnecessary ex-

Thirty-three per cent of Canadians have one to three months of living expenses saved for emergences, according to a 2012

TD Canada Trust survey.

penses - especially if you have non-mortgage debt hanging around.

It's easy to cloak our wants as needs, so delay spending on those non-essential items.

Consider your mortgage

Rising rates send many homeowners scurrying to switch from variable to fixed.

But there's no hurry. Rates have to jump by the difference between variable and fixed before you are actually paying more.

Your mortgage

Give me a break on my mortgage break fee!



FUN AND FRUGAL

I recently sold my house and have decided to get a new mortgage through a mortgage broker rather than my bank.

So, I met with my bank last week to discuss the transaction and learned that the cost to break my existing mortgage is nearly \$5,000!

Hogwash! For \$5,000 I could take a three-week European vacation or contribute the annual maximum amount to my taxfree savings account.

Mortgage prepayment charges are the costs to "break" your existing fixedrate mortgage contract.

They exist because the lender has to borrow the funds needed for the mortgage from the market. When a borrower "breaks" a mortgage, the lender is charged a "breakage cost," which is passed along to the borrower to offset the cost that the lender is charged.

Prepayment charges are typically calculated based on the greater of three months interest penalty or interest for the remainder of the term on the amount prepaid calculated using the interest rate differential.

The interest rate differential is the difference in the interest payable on your existing mortgage versus that payable on a



sense when a borrower can save money. ISTOCK IMAGES

replacement calculated on the time remaining in your existing mortgage term.

To determine whether it's worth switching lenders, I've followed these steps:

1) Take emotion out of

the equation and let math dictate the decision.

2) Evaluate whether the new lender has a more attractive interest rate, term and flexible repayment schedule (such as acceler-ated payments, double-up payments or annual lump sum contributions up to 10 per cent).

3) Using a free online banking mortgage calculator (available at any major bank or mortgage website), calculate the break-even rate needed to make it worth switching.

4) Confirm with the existing lender, by phone or in person, the exact fee. Present this information to the new lender and begin negotiating for either the fee to be lowered or to have the new lender pick up part

Switching lenders only makes financial sense when a borrower can save money.



NHL

Ovechkin great late as Caps even up series in N.Y.

Alex Ovechkin's powerplay goal with 7:27 remaining snapped a tie and gave the Washington Capitals a 3-2 victory over the New York Rangers that squared the Eastern Conference semifinal series 1-1 on Monday night.

Just under six minutes after Ryan Callahan got the Rangers even with a power-play goal, Ovechkin put the Capitals ahead for good after they squandered a 2-0 lead.

Mike Knuble and Jason Chimera scored first-period goals for the Capitals, who will host the next two games of the series. Washington is trying to repeat its first-round feat when it lost the series opener but rallied to beat Boston in seven games. The Capitals have earned four of their five wins in this post-season on the road

Brad Richards had a goal and assist, and defenceman Michael Del Zotto had two assists for the top-seeded Rangers, who got forward Brian Boyle back from a threegame injury absence but couldn't turn it into a commanding lead in the Series THE ASSICIATED PRESS



n on Monday in New Yor



Darvish leaves Jays dizzy in the dome

MLB. Japanese righthander strikes out nine in seven innings in first visit to Toronto

It was a much anticipated, somewhat satisfying Yu Darvish debut for baseball fans at the Rogers Centre on Monday, the ones looking to evaluate the highly-touted Texas Rangers rookie for themselves.

Judging from what they saw, the 25-year-old right-hander from Japan is a pretty good pitcher, the real deal.

But for those simply looking for Jays wins, it was just another frustrating night.

Many fans had waited eagerly all winter and spring to have a look at what it was they had missed out on over the winter as Rogers ownership, once genuinely interested, had backed away from Darvish during the unique posting process required to land Japanese players under contract in their home land.

The six-foot-five sports rock star did not disappoint. Darvish struck out the first two Blue Jays he faced and remained impressive throughout his seven innings, allowing just four hits and a run, striking out nine. His record remains unblemished at 40, as the Rangers beat the Jays 4-1 in the opener of a threegame series.

It should have been advantage Jays. The Rangers were a weary bunch, arriving at the team hotel at 5:30 a.m. on Monday, but Darvish and Tuesday's starter Neftali Feliz had flown Monday's game



1

Rangers

Blue Jays

in ahead of their teammates on Sunday and were in bed when the rest of the team arrived.

Smart move.

Darvish was sharp.

The lanky one struck out two Jays in the first and two more in the second after having walked Adam Lind on four pitches and drilling Edwin Encarnacion in the elbow leading off the second. Seven of the Jays' first 11 outs were strikeouts and Darvish had a no-hitter with two outs in the fourth,

By the numbers

8

Edwin Encarnacion's home run was his team-leading eighth. It was the fourth straight game the DH has gone deep.

when Encarnacion exacted a measure of revenge slamming a home run to left.

Darvish's mound opponent Kyle Drabek was good, but not good enough. The Rangers scored in the second on a pair of doubles by Adrian Beltre and Nelson Cruz. They added a second run in the third on an RBI double by Elvis Andrus. Back-to-back homers by Mitch Moreland and Craig Gentry against Evan Crawford in the seventh rounded out the Ranger scoring. TORSTAR NEWS SERVICE

SPORTS

NBA playoffs

"I don't think I've ever been part of a game like that ... but it's just one game."

Los Angeles forward Blake Griffin on Monday after his Clippers finished Game 1 of their first-round playoff series in Memphis on Sunday night with a 28-3 run to top the Grizzlies 99-98. Memphis had a 24-point advantage with 9:13 left in the fourth quarter before the Clippers comeback began.

"They got more aggressive defensively, and we took some bad shots and we made some turnovers."

Grizzlies coach Lionel Hollins.

On the web



After a first-round flame out last season, San Antonio point guard Tony Parker told journalists in his native France in the summer that the Spurs' aging dynasty appeared to be coming to an end. Now with Parker taking over the offensive catalys role from Tim Duncan, there is renewed hope in San Antonio. Scan the code for the story.

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Across

- 1 Incubator noises
- 6 Diner lunch order
- 9 Links stat
- 12 Characteristic
- 13 Actor Stephen
- 14 Feast-famine link
- 15 Match
- 16 Beforehand
- 18 Man with all the answers?

- 20 Initial stake
- 21 La-la lead-in
- 23 Columnist Smith 24 Michaelmas daisy
- 25 "- Fiction"
- 27 Dweebs
- 29 Exasperating
- 31 Farewells
- 35 Swag-bag item
- 37 Facility
- 38 Different 41 Common Mkt.
- 43 Uncultured
- 44 "Arrivederci"
- 45 Jackson or Johnson 47 Frank
- 49 In reserve
- 52 Schedule abbr.
- 53 Ms. Farrow
- 54 Cart
- 55 Aye canceler
- 56 Frivolous one of song

57 Craves (for)

Down

- 1 Sch. org. 2 Work unit
- 3 Mundane
- 4 See 5-Down
- 5 With 4-Down, Atlantic
- City attraction
- 6 Light wind
- 7 Secrecy thwarter
- 8 Pitch
- 9 Purpose
- 10 Mountain crest 11 Harder to find
- 17 TV pooch
- 19 Game of chance
- 21 Choose
- 22 "- Town" 24 Toss in
- 26 Dupe
- 28 Shone in beams 30 Postal creed word
- 32 Some insects
- 33 NAFTA signatory
- 34 Ply a needle
- 36 Re canines, etc.
- 38 "Caribbean Queen
- sinaer Billv
- 39 Coronet
- 40 Magician Houdini
- 42 Go on all fours 45 Largest of the seven

VKNR

- 15 18 31 36 39 40 38 42 44 46
 - 46 Birthright barterer 48 North Sea feeder 50 Speck

48

53

OTPIYG

51 Navy rank (Abbr.)

54

50

		4	7			9	2	
2						3		7
	1			8				5
	7				8	5		
			5		6			
		9	1				7	
4				2			6	
3		6						9
	8	7			4	1		

How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

6	4	Ť	5	3	2	1	9	0
1	2	8	4	9	6	7	3	5
9	5	3	1	8	7	2	6	4
3	8	1.	9	6	6	4	2	12
5	7	9	2	4	8	6	1	3
2	6	4	7	1	3	5	8	9
7	1	6	3	5	9	ű	4	2
4	9	2	B.	7	Y	3	5	6
8	3	5	5	2	4	9	7	1

Yesterday's Sudoku

How to play This is a substitution cipher where one letter stands for another. Eg: If X equals O, it will equal O throughout the puzzle.

N

EYJZI VKY NPT

DFXKR

52

IDYYRKFGX HYVG OFTBTI

BYPG? ZTPGTJ INGHTPI Vesterday's Cryptoquip: IF A CERTAIN WIND INSTRUMENT WERE DECLARED OFF-LIMITS. WOULD IT BE FORBIDDEN FLUTE?

Today's Cryptoquip Clue: V equals W



For today's crossword answers and for expanded horoscopes, go to metronews.ca



T Aries | March 21 - April 20.

You have something worth saying, something the world needs to hear, and it would be a crime to stay silent.

Taurus | April 21 - May 21.

You need to be able to adapt when your plans don't turn out the way u expected. Wou expected.

If Gemini | May 22 - June 20.

Your mind is super sharp right now

and you will find it easy enough to utsmart vour rivals. • Cancer | June 21 - July

22. Someone close will be rather emotional today. Make it your task to calm them down and help them see situation in a more logical light.

∩ Leo | July 23 - Aug. 22. You

don't have to change your views and opinions just because everyone else ms to believe something.

W Virgo | Aug. 23 - Sept. 22. You will come up with an excellent

idea today, the kind of idea that can make you a lot of money △ Libra | Sept. 23 - Oct. 22. If

there is something you need to say that probably won't be welcomed by family and friends you must say it mediately.

M Scorpio | Oct. 23 - Nov. 21. A friend or relative will offer you some advice today and if you are wise you will give what they say some serious

thought.

Sagittarius | Nov. 22 - Dec.

21. Something that happens in the wider world will affect you person-

Capricorn | Dec. 22 - Jan 20. News from afar will cheer you up

Aquarius | Jan. 21 - Feb 18. You will have a brilliant idea over the next 24 hours, but is it the sort of dea the world is ready for?

Pisces | Feb. 19 - March 20.

So you got something wrong – so what? There may be plenty of room for improvement in your life but no way does that mean you are a failure. It means you've got space to grow to even greater heights. SALLY BROMPTON



Caption Contest

Is that what I look like?

KERSTIN JOENSSON/THE ASSOCIATED PRESS



You write it!

Write a funny caption for the image above and send it to play@metronews. ca — the winning caption will be published in tomorrow's Metro.







